

MEETING OF CREDITORS

In re:

DELHI OSORIO RIVERA

Case No. 19-02481-BKT

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

I. Appearances Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent Joint Debtor <input type="checkbox"/> Present <input type="checkbox"/> Absent Attorney for Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent <input type="checkbox"/> Prose <input checked="" type="checkbox"/> Appearing: Ada N Henriquez			Date & Time: 6/11/2019 10:13:00AM <input checked="" type="checkbox"/> R <input type="checkbox"/> NR LV: \$0.00 <input checked="" type="checkbox"/> This is debtor(s) 1 Bankruptcy filing. Creditors: <u>Money Express by Ms. Ivelisse Romero</u>
II. Oath Administered <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
III. Plan Date: 05/02/2019 Base: \$9,000.00 Payments 1 made out of 1 due. Confirmation Hearing Date: 7/12/2019 2:30:00PM Evidence of Pmt shown:			
Attorney's fees as per R. 2016(b) $\$3,000.00 - \$82.00 = \$2,918.00$			
IV. Status of Meeting <input checked="" type="checkbox"/> Closed <input type="checkbox"/> Not Held <input type="checkbox"/> Held/Continued <input type="checkbox"/> Held/Not Closed <input type="checkbox"/> Continued Continued Date: Comments:			
<input type="checkbox"/> M.T.D. to be filed by Trustee: Debtor(s) failed to: <input type="checkbox"/> Appear: <input type="checkbox"/> Commence payments <input type="checkbox"/> Keep payments current <input type="checkbox"/> does (do) not qualify as a debtor (§109): <input type="checkbox"/> MTD Already filed, see Docket: <input type="checkbox"/> Other:			

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(Cont.)

Trustee's Report on Confirmation

 FAVORABLE UNFAVORABLE

<input type="checkbox"/> Feasibility	<input type="checkbox"/> No provision for secured creditor(s)
<input type="checkbox"/> Insufficiently funded	<input type="checkbox"/> Tax returns missing
<input type="checkbox"/> Unfair discrimination	<input type="checkbox"/> State - years
<input type="checkbox"/> Fails disposable income	<input type="checkbox"/> Federal - years
<input type="checkbox"/> Fails liquidation value test	
<input type="checkbox"/> Insurance quote	

Pending/Items/ Documents:

<input type="checkbox"/> DSO Recipient's Information	<input type="checkbox"/> Monthly reports for the months
<input type="checkbox"/> Evidence of being current with DSO	<input type="checkbox"/> Public Liability Insurance
<input type="checkbox"/> Evidence of income	<input type="checkbox"/> Premises <input type="checkbox"/> Vehicle(s): <input type="checkbox"/> Licenses issued by:

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Trustee's objection to confirmation

Objection to Confirmation
 Oral objection by creditor

ACP: 3

Household size: 2

Disp. Income under 1325(b)(2):

Debtor(s) made aware of plan's tax refund provision to increase pay-out to creditors.**I reviewed documentary evidence on the filing of the 2015 thru 2018 state income tax returns.****Counsel reports a liquidation value of zero and trustee concurs.****Debtor told of the continuing obligation during the term of the plan to report immediately, thru counsel, any changes in financial/economic circumstances, such as, but not limited to, increases/decreases in income, acquisition of assets/property by whatever means.****Debtor(s) advised that if for any month a payment is made in an amount different than scheduled (higher, lower, corresponding to a tax refund, bonus, or otherwise) he, she, they must so state when making the payment.****1. FEASIBILITY, 11 USC §1325 (a)(6):**

Per pay stubs submitted (from Oct thru March 2019) debtor's average gross income is \$1,700 net, \$2,333.33. It is noted that Form 122C reflects \$1,833.33.

2. FAILS DISPOSABLE INCOME TEST, §1325(b)(1)(B):

a) Missing April 2019 pay stubs.

The following party(ies) object(s) confirmation:

s/Alejandro Oliveras

Trustee/Presiding Officer

Date: 06/11/2019

(Rev. 05/13)